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Form PCT/IPEA/409 (cover sheet) (July 1998)

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/SG 2004/000099

I. Basis of the report

1. With regard to the elements of the international application:*

☒ the international application as originally filed

☐ the description:

pages _____, as originally filed

pages _____, filed with the demand

pages _____, filed with the letter of _____.

☐ the claims:

pages _____, as originally filed

pages _____, as amended (together with any statement) under Article 19

pages _____, filed with the demand

pages _____, filed with the letter of _____.

☐ the drawings:

pages _____, as originally filed

pages _____, filed with the demand

pages _____, filed with the letter of _____.

☐ the sequence listing part of the description:

pages _____, as originally filed

pages _____, filed with the demand

pages _____, filed with the letter of _____.

2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language _____ which is:

☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).

☐ the language of publication of the international application (under Rule 48.3(b)).

☐ the language of the translation furnished for the purposes of international preliminary examination (under Rule 55.2 and/or 55.3).

3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

☐ contained in the international application in printed form.

☐ filed together with the international application in computer readable form.

☐ furnished subsequently to this Authority in written form.

☐ furnished subsequently to this Authority in computer readable form.

☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.

☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. ☐ The amendments have resulted in the cancellation of:

☐ the description, pages _____.

☐ the claims, Nos. _____.

☐ the drawings, sheets/fig _____.

5. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as „originally filed“ and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

** Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

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III. Non-establishment of opinion with regard to novelty, inventive step and industrial applicability

1. The questions whether the claimed invention appears to be novel, to involve an inventive step (to be non obvious), or to be industrially applicable have not been examined in respect of:

- ☐ the entire international application,
☒ claims Nos. 45-47 and 92-95.

because:

- ☒ the said international application, or the said claims Nos. 45-47 and 92-95 relate to the following subject matter which does not require an international preliminary examination (*specify*):

According to Article 6 taken in combination with Rules 6.2a, 6.3a and 6.3b PCT, the claims should be clear and concise, and defined in terms of technical features of the invention, which are missing in the claims mentioned above, and they shall not rely on references as: "as described in figure..".

- ☐ the description, claims or drawings (*indicate particular elements below*) or said claims Nos. are so unclear that no meaningful opinion could be formed (*specify*):

- ☐ the claims, or said claims Nos. are so inadequately supported by the description that no meaningful opinion could be formed.
☐ no international search report has been established for said claims Nos.

2. A meaningful international preliminary examination cannot be carried out due to the failure of the nucleotide and/or amino acid sequence listing to comply with the standard provided for in Annex C of the Administrative Instructions:

- ☐ the written form has not been furnished or does not comply with the standard.
☐ the computer readable form has not been furnished or does not comply with the standard.

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V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement			
Novelty (N)	Claims	16, 19, 31, 64, 83	YES
	Claims	1-15, 17, 18, 20-30, 32-44, 48-63, 65-82, 84-91	NO
Inventive step (IS)	Claims	----	YES
	Claims	1-44, 48-91	NO
Industrial applicability (IA)	Claims	1-44, 48-91	YES
	Claims	----	NO

Citations and explanations (Rule 70.7)

The following documents have been cited in the Search Report:

D1: WO2002/19225A1
D2: WO2002/09045A2
D3: GB 2 372 615 A
D4: US 2003/0233321 A1

Document D1 discloses a method and a system for facilitating the transfer of funds utilizing a telephonic identifier. The payee may or may not have an account with the facilitator. If he does not, a temporary account is created and the funds are transferred to the account of the payee, who can retrieve the funds via the telephone number. The party is associated with a unique telephone number.

Document D2 also discloses a transaction method for users not having a bank account. A temporary account can be accessed using a mobile phone and a unique identifier is utilized for the transaction.

Therefore all essential technical features of the following claims are already anticipated in each of the two documents and these claims are consequently not new or inventive with respect to the prior art: 1, 20, 33, 48, 65, 72 and 85.

In document D1 the payment facilitator is associated with a telecommunications carrier. The unique identifier is the party's phone number and the amount to be transferred and a PIN are included in the communication message. The payment facilitator includes a client database storing user account information and is in communication with a variety of financial institutions. The communication message can be an SMS. Several notification and confirmation messages are sent between the payer and the payee to confirm the transaction. Therefore claims 2-15, 17, 18, 21-30, 32-44 and 86-91 are not new or inventive with respect to the prior art. As the system consists of a telecommunications carrier, a payment facilitator, a payer and a payee each of the participating parties must fulfil the requirements of the system. Therefore the claims 49-63 and 66-82 and 84 concerning a dealer and a telecommunications carrier are also not new or inventive with respect to the prior art.

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PCT/SG 04/00099**Supplemental Box**

(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of: Box V (page 1)

Document D3 describes, that the communication messages can be encrypted. The skilled person would regard it as a normal design possibility to encrypt messages, if a reasonable security should be achieved in the system. Therefore claims 19 and 64 of the present application are new, but cannot be regarded as involving an inventive step.

To allocate a trace number to each transfer is also commonly used in this field for tracking purposes (see document D4). To apply this feature is therefore a matter of normal design procedure the skilled person would follow in order to solve the problem posed and claims 16, 31 and 83 of the present application do not involve an inventive step.

Industrial applicability is given.